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Patent  
Attorney's Docket No. 032668-027

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of )  
Daniel I. FLITCROFT et al. ) Group Art Unit: 3628  
Application No.: 09/691,175 ) Examiner: C. Graham  
Filed: October 19, 2000 ) Confirmation No.: 7048  
For: CREDIT CARD SYSTEM AND )  
METHOD )

**INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicants hereby submit the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98:

United States Patent No. 6,422,462 Cohen July 23, 2002

Pursuant to 37 C.F.R. § 1.98, a copy of the cited document is enclosed.

This document is being submitted after a first Office Action on the merits but prior to the closing of prosecution, therefore under 37 C.F.R. § 1.97(c) a statement is enclosed.

I, the undersigned, hereby state that no item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application and, to my knowledge after making reasonable inquiry, was known to any individual designated in 37 C.F.R. § 1.56(c) more than three (3) months prior to the filing of this Information Disclosure Statement.

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ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /C.G./

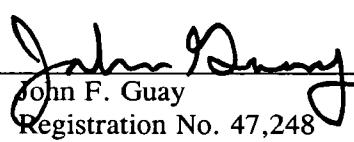
Information Disclosure Statement  
Application No. 09/691,175  
Attorney's Docket No. 032668-027  
Page 2

To assist the Examiner, this document is listed on the attached form PTO-1449. It is respectfully requested that an Examiner-initialed copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

By:



John F. Guay  
Registration No. 47,248

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(703) 836-6620

Date: January 6, 2004

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /C.G./



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**INFORMATION DISCLOSURE STATEMENT  
TRANSMITTAL LETTER**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Enclosed is an Information Disclosure Statement and accompanying form PTO-1449 for the above-identified patent application.

- No additional fee for submission of an IDS is required.
- The fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) is also enclosed.
- A statement under 37 C.F.R. § 1.97(e) is also enclosed.
- A statement under 37 C.F.R. § 1.97(e), and the fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) are also enclosed.
- Charge \$\_\_\_\_\_ to Deposit Account No. 02-4800 for the fee due.
- A check in the amount of \$\_\_\_\_\_ is enclosed for the fee due.

The Director is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

Date: January 6, 2004

By: John F. Guay  
John F. Guay  
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Substitute for forms 1449A/PTO & 1449B/PTO	ATTORNEY'S DKT NO. 032668-027	APPLICATION NO. 09/691,175
<b>SECOND INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>	APPLICANT Daniel I. FLITCROFT	FILING DATE October 19, 2000
		GROUP 3628 Unassigned

## **U.S. PATENT DOCUMENTS**

## **FOREIGN PATENT DOCUMENTS**

## **NON PATENT LITERATURE DOCUMENTS**

<b>Examiner Signature</b>	/Clement Graham/	<b>Date Considered</b>	03/27/2008
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**EXAMINER:** Initial if reference considered, whether or not citation is in conformance with M.P.E.P. § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. **SEND TO:** Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /C.G./ <sup>(07/03)</sup>